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STATE OF ARKANSAS
DEPARTMENT OF INSURANCE

1200 West Third Street
Little Rock, AR 72201
(501) 371-2820

IN THE MATTER OF :
WESTERN AND SOUTHERN :
LIFE INSURANCE COMPANY :
MARKET CONDUCT EXAMINATION :

ORDER ADOPTING
EXAMINATION REPORT
AND CONSENT ORDER
A.I.D. NO. 2005- 065

This matter comes before the Arkansas Insurance Department ("A.I.D.") upon the notification of resolution of a market conduct examination of the Western and Southern Life Insurance Company (hereinafter referred to as the "Company").

IT IS THEREFORE ORDERED THAT:

1. The Consent Order entered into between the Company and the Ohio Department of Insurance on August 24, 2005, is hereby APPROVED AND ADOPTED.
2. The report titled "Race Based Pricing Activities With Respect to the Life Insurance Business of Western & Southern Life Insurance Company" and dated December 31, 2003, is hereby APPROVED AND ADOPTED.
3. The Company shall immediately initiate compliance with all terms and conditions of the Consent Order and follow all recommendations outlined in the report.
4. With respect to Section II, Subsection I of the consent order, the Arkansas Insurance Department will be considered to be a participating state and the Company will make a pro-rata administrative payment to the A.I.D. in lieu of any other administrative penalty that may be imposed by the Commissioner.

This order is effective immediately and is hereby entered into the Order Book of the Arkansas Insurance Department.

Dated this 15th day of December, 2005.

Julie Benafield Bowman
Julie Benafield Bowman
COMMISSIONER
ARKANSAS INSURANCE DEPARTMENT

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